

**Ally Public Adjusters**



405-863-7779  
meleah.allypa@gmail.com  
Lic#3000955374

Insured: Robert Bales  
Property: 16207 E 47th Pl  
Tulsa, OK 74134

**Claim Number:** 3629L157B

**Policy Number:** 36CMP5896

**Type of Loss:** Hail

Date of Loss: 1/5/2022 12:00 AM  
Date Inspected:

Date Received:  
Date Entered: 2/2/2022 10:56 AM

Price List: OKTU8X\_FEB22  
Restoration/Service/Remodel  
Estimate: BALES\_ROBERT

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This represents the NTI/POL for this claim.

\* The insured(s) reserve all rights he/she/they may have under the insurance policy, including, but not limited to, supplementing the claim/or filing additional Proofs of Loss, should cause arise. The Proof of Loss does not address hidden damages and does not include any unknown damages or complications or additional costs that may be associated with any repair/replacement of the damages to the insured property. If this Proof of Loss does not comply with the policy conditions, you are hereby instructed to inform the insured(s) within 15 days from the date of the Proof of Loss or any deficiencies will be considered waived.\*

Insurer shall confirm the accuracy and completeness of any and all information and documentation provided to Public Adjuster/Policy Holder and any and all forms or other documents signed and/or provided to the insured for purposes of adjusting through the preparation and submission of a claim for loss, damage, and recovery under this insurance policy. Please be advised, insurance proceeds are paid upon the premise that if a cost would be incurred, then a cost would be owed. More specifically, items such as permits, re-nailing of the deck, OSHA safety standards, or any similar items do not qualify as "Cost Incurred" items. Simple, effective example. Insured location burns down. Insured decides not to rebuild, for whatever reason. Because the insured has decided not to rebuild, does this mean the carrier gets to keep the money? Of course not. These are items that are requirements. They are not "upgrades" or "Building Law or Ordinance." The insured is not building a new structure, they are putting back what was there, what has already been permitted at one time, nailed at one time, and installed at one time... While it may be very profitable to do it the way I am seeing it done, it is incorrect, and a misrepresentation of the policy and the coverage available.

### Depreciation Explained

Depreciation is estimated and based on the age, useful life and condition of the damaged materials. If age is unknown, the estimator will age an item based on its condition at the time of inspection, in conjunction with any available information and/or public records. Labor-only line items do not age and are not depreciable. Reasonable care and professional judgment have been used to determine the appropriate amount of depreciation. To Whom It May Concern for the Insurer: If an insurer seeks to deduct more depreciation than estimated herein, the insurer is instructed to prove the correct depreciation and include said proof in a proper denial for the excess.

### DMO Labor Defaults vs. Trade Labor

Xactimate defaults removal operations with demolition ("DMO") labor because on many claims, such as for water and fire, the general contractor hires a separate DMO crew before bringing in skilled tradesmen for reconstruction. However, with wind and hail claims, the skilled tradesmen handle the DMO. This issue is complicated by the fact that roofers' workman compensation rates are much higher due to the safety issues involved and greater accident frequency and severity. Workman compensation auditors classify any person as a roofer if they are on the roof at all during their occupational duties. DMO crews consist of non-specialized laborers, day laborers who are uninsured. Roofing companies do not use two separate crews when replacing the roof. For these reasons, and based on the overall scope of work, all DMO labor line items have been properly reclassified to the appropriate trade labor component.

### Margin vs. Markup

There is a lot of confusion regarding Margin vs. Markup. Margin is the gross profit (ie. O&P) as a percentage of total revenue. Markup is the percentage added to the job. Xactimate allows the estimator to add Markup, not Margin. For example, if the GC is to achieve a 20% Margin, the estimator must use a 25% Markup in Xactimate. On a \$100 loss, if GCO&P is \$20, the estimator must enter 25% in Xactimate (ie.  $\$80 \times 1.25 = \$100$ ). Conversion Formula: Markup = Margin / (100 - Margin).

### General Contractor Overhead & Profit ("GCO&P")

GCO&P is warranted based on the repair complexity, number of trades and coordination required. Xactimate unit pricing does not include GCO&P (see Xactware White-paper). The National Association of Home Builders ("NAHB") periodically conducts studies of trends in the industry, including construction cost surveys. NAHB's 2019 survey of home builders revealed an average 20.4% Margin (see NAHB Cost of Constructing a Home by Carmel Ford on 01/02/2020). NAHB's 2018 survey of remodelers revealed an average 30.1% Margin (see Remodelers' Net Profit Margins are Flat by Rose Quint on 06/18/2020). Using the conversion formula, a 26% to 43% GC Markup applies on average, depending on whether the loss presents as a new build or a reconstruction. Reasonable care and professional judgment have been used to determine the appropriate GC Markup for this

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estimate. The factors considered to determine GC Markup include the loss severity, complexity and frequency, in addition to the number of trades, coordination required and local market conditions.

" A general contractor will be required in this job will require O&P, which is not included in the, estimate items already. O&P is reasonable and legitimate expense incurred by contractors that generally speaking isn't a qualifying event. The Property Loss Adjusting book section 8.20 discusses that when a general contractor is used to oversee the project, O&P are to be included in the estimate. In section 8.19, It explicitly states that every estimate should include overhead and profit. In addition, the TDI bulletin B-0045-98 states that the deduction of O&P under a RCV policy is improper. Colorado bulletin B-5.1 states, insurers shall be prohibited from deducting for contractor's overhead and profit. Xactware's white paper on O&P states:

"" General Overhead are expenses incurred by a General Contractor, that cannot be attributed to individual projects, and include any and all expenses necessary for the General Contractor to operate their business.  
Examples (including but not limited to): General and Administrative (G&A) expenses, office rent, utilities, office supplies, salaries for office personnel, depreciation on office equipment, licenses, and advertising. Including General Overhead expenses in an Xactimate estimate—General Overhead expenses are not included in Xactware's unit pricing, but are typically added to the estimate as a percentage of the total bid along with the appropriate profit margin. These two costs together constitute what is normally referred to in the insurance restoration industry as General Contractor's O&P, or just O&P. General Overhead and Profit percentages can be added in the Estimate Parameters window within an Xactimate estimate.""

Please see the attached reasonable demand for the above mentioned claim #.

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**BALES\_ROBERT****R1**

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
1. Temporary tarp*	1.00 EA	410.00	0.00	86.10	496.10	(0.00)	496.10
2. Remove Laminated - comp. shingle rfg. - w/ felt	47.04 SQ	49.48	0.00	488.78	2,816.32	(0.00)	2,816.32
4. Laminated - comp. shingle rfg. - w/ felt Tamko Vintage Shingles	55.00 SQ	235.11	555.75	2,832.24	16,319.04	(0.00)	16,319.04
5. R&R Roof vent - turtle type - Metal	4.00 EA	58.10	5.51	49.97	287.88	(0.00)	287.88
6. R&R Rain cap - 4" to 5"	3.00 EA	38.19	4.99	25.12	144.68	(0.00)	144.68
9. R&R Drip edge	500.00 LF	2.67	46.84	290.18	1,672.02	(0.00)	1,672.02
"Drip edge comes in 10 foot sticks.							
Purpose /function of this line item: Adds waterproofing to a structure improving the efficiency of water shedding at the edges adding protection to the underlying wood. Secondly, drip edge guards against the movement between the deck and the fascia boards. Finally, drip edge adds a finished touch to an asphalt shingled roof. Most policies proved for replacement of items with materials of like kind and quality. The Asphalt Roofing Manufacturer's Association ""Residential Asphalt Roofing Manual"" includes drip edge in its recommended application procedures. The IRC code, section R905.2.8.5 states a ""drip edge shall be provided at eaves and gables of shingle roofs. Adjacent pieces should be overlapped a minimum of 2 inches. Manufacturer specs R904.1 require flashing be replaced to qualify for any manufacturer warranty."							
14. Asphalt starter - universal starter course	457.00 LF	1.63	20.63	160.76	926.30	(0.00)	926.30
"Purpose of this line item: Starter course shingles are a key component to your new ""roofing system"". The starter strips are unseen, installed below the first course of shingles at the eave and up along the rake edge of your roof. The primary function of starter strips is to prevent blow off (in moderate wind) of the first course of shingles at eave by adhering this course with strong mastic adhesive to the starter itself. This is critical because if the vulnerable starter course of shingles are lifted during wind-driven rain, leaks can cascade into much larger damage due to water intrusion into your home.							
Note that Xactimate's line item description does not include or account for starter course in the shingle install line item. It is clear in Xactimate's item description pane for this line item, that it is designated for field shingles only. Per Xactimate, the scope of this line item excludes anything not included with their item description: <a href="http://www.xactware.com/en-us/eservices-center/faqs/">http://www.xactware.com/en-us/eservices-center/faqs/</a>							
10. R&R Ridge cap - composition shingles	343.00 LF	5.75	33.60	421.22	2,427.07	(0.00)	2,427.07
11. Ice & water barrier	435.00 SF	1.35	16.30	126.75	730.30	(0.00)	730.30
"Ice & Water Barrier will be used in the valleys as is required by IRC R905.8.2 and will be not less than 36 inches wide. This is designed to act as a waterproof membrane in vulnerable areas of the roof. required to protect the roof from leaks in the valleys where shingles from different slopes come together. There is a closed valley system found on this roof that requires underlayment in the valley according to IRC code. No valley protection was included on the original estimate.							
R905.2.8.2 Valleys.							
1. For open valleys (valley lining exposed) line with metal, the valley lining shall be at least 24 inches (610 mm) wide and of any of the corrosion-resistant metals in Table R905.2.8.2.							
2. For open valleys, valley lining of two plies of mineral surfaced roll roofing, complying with ASTM D 3909 or ASTM D 6380 Class M, shall be permitted. The bottom layer shall be 18 inches (457 mm) and the top layer a minimum of 36 inches (914 mm) wide.							
3. For closed valleys (valley covered with shingles), valley lining of one ply of smooth roll roofing complying with ASTM D 6380 and at least 36 inches wide (914 mm) or valley lining as described in Item 1 or 2 above shall be permitted. Self-adhering polymer modified bitumen underlayment complying with ASTM D 1970 shall be permitted in lieu of the lining material."							
12. R&R Power attic vent cover only - metal	2.00 EA	88.73	5.17	38.35	220.98	(0.00)	220.98
13. Digital satellite system - Detach & reset	1.00 EA	35.32	0.00	7.42	42.74	(0.00)	42.74
7. R&R Gutter / downspout - aluminum - up to 5"	450.00 LF	7.34	152.92	725.74	4,181.66	(0.00)	4,181.66
17. Prime & paint gutter / downspout	450.00 LF	1.36	8.43	130.29	750.72	(0.00)	750.72
15. Remove Additional charge for high roof (2 stories or greater)	47.04 SQ	4.80	0.00	47.42	273.21	(0.00)	273.21

BALES\_ROBERT

2/3/2022

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**CONTINUED - R1**

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
16. Additional charge for high roof (2 stories or greater)	55.00 SQ	15.66	0.00	180.87	1,042.17	(0.00)	1,042.17
19. Step flashing	82.00 LF	8.23	10.76	143.99	829.61	(0.00)	829.61
20. Remove Additional charge for steep roof - 10/12 - 12/12 slope	34.80 SQ	19.97	0.00	145.95	840.91	(0.00)	840.91
21. Additional charge for steep roof - 10/12 - 12/12 slope	34.80 SQ	55.72	0.00	407.21	2,346.27	(0.00)	2,346.27
<b>Totals: R1</b>			<b>860.90</b>	<b>6,308.36</b>	<b>36,347.98</b>	<b>0.00</b>	<b>36,347.98</b>
<b>Line Item Totals: BALES_ROBERT</b>			<b>860.90</b>	<b>6,308.36</b>	<b>36,347.98</b>	<b>0.00</b>	<b>36,347.98</b>

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**Summary for Dwelling**

Line Item Total	29,178.72
Material Sales Tax	860.90
Subtotal	30,039.62
Overhead	3,003.97
Profit	3,304.39
<b>Replacement Cost Value</b>	<b>\$36,347.98</b>
<b>Net Claim</b>	<b>\$36,347.98</b>

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**Recap of Taxes, Overhead and Profit**

	Overhead (10%)	Profit (10%)	Material Sales Tax (8.517%)	Manuf. Home Tax (8.517%)	Storage Rental Tax (8.517%)
<b>Line Items</b>	3,003.97	3,304.39	860.90	0.00	0.00
<b>Total</b>	<b>3,003.97</b>	<b>3,304.39</b>	<b>860.90</b>	<b>0.00</b>	<b>0.00</b>

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**Recap by Room**

**Estimate: BALES\_ROBERT**

**R1**

**Subtotal of Areas**

**29,178.72 100.00%**

**Total**

**29,178.72 100.00%**


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**Recap by Category**
**O&P Items**

	<b>Total</b>	<b>%</b>
GENERAL DEMOLITION	4,418.70	12.16%
PAINTING	612.00	1.68%
ROOFING	20,642.02	56.79%
SOFFIT, FASCIA, & GUTTER	3,096.00	8.52%
TEMPORARY REPAIRS	410.00	1.13%
<b>O&amp;P Items Subtotal</b>	<b>29,178.72</b>	<b>80.28%</b>
Material Sales Tax	860.90	2.37%
Overhead	3,003.97	8.26%
Profit	3,304.39	9.09%
<b>Total</b>	<b>36,347.98</b>	<b>100.00%</b>

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1 147-1. Shingle has 5 in exposure

Date Taken: 1/28/2022



2 1-Front

Date Taken: 1/28/2022



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3 2-IMG\_6959

Date Taken: 1/28/2022



4 3-vent

Date Taken: 1/28/2022



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5 4-rear  
Date Taken: 1/28/2022



6 5-rain caps  
Date Taken: 1/28/2022



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7 6-Rain caps  
Date Taken: 1/28/2022



8 7-IMG\_6955  
Date Taken: 1/28/2022

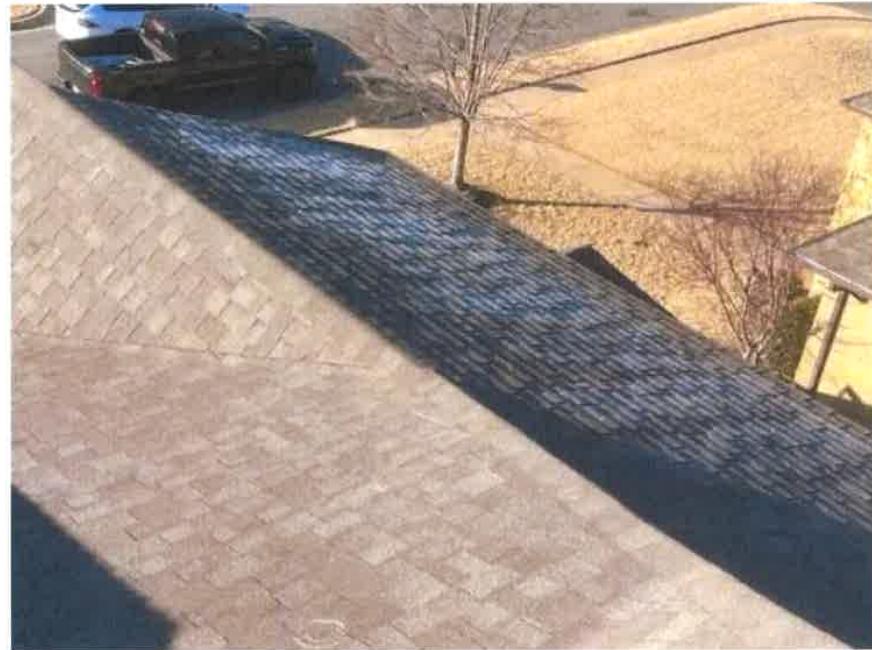


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9 8-right side  
Date Taken: 1/28/2022



10 9-IMG\_6953 (1)  
Date Taken: 1/28/2022



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11 10-IMG\_6952  
Date Taken: 1/28/2022



12 11-vents  
Date Taken: 1/28/2022



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13 12-vents

Date Taken: 1/28/2022



14 13-vent cover

Date Taken: 1/28/2022



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15 14-Hail Hit  
Date Taken: 1/28/2022



16 15-hail hit  
Date Taken: 1/28/2022



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17 16-hail hit

Date Taken: 1/28/2022

granule loss due to hail impact



18 17-hail hit

Date Taken: 1/28/2022



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19 18-hail hit

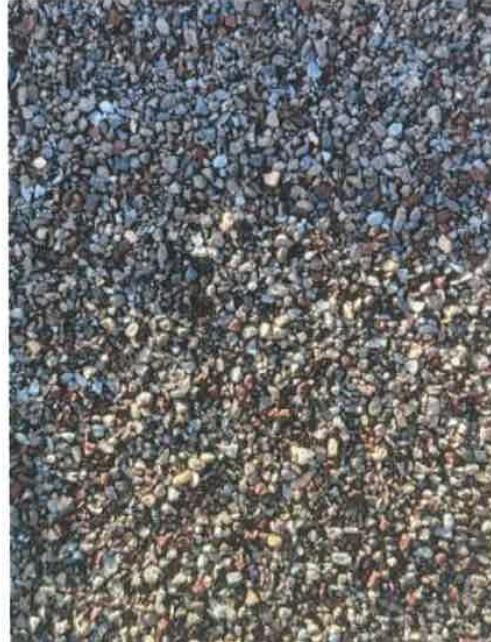
Date Taken: 1/28/2022

This white chalk mark was made by the SF representative to demonstrate a hail hit.



20 19-hail impact

Date Taken: 1/28/2022





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21 20-Hail hit

Date Taken: 1/28/2022

Another hail hit marked by SF  
representative. THis is a classic  
appearance of hail hits.



22 21-Hail impact

Date Taken: 1/28/2022

Another hail hit marked by SF  
representative.



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23 22-hail hit

Date Taken: 1/28/2022



24 23-hail hit

Date Taken: 1/28/2022



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25 24-IMG\_6938

Date Taken: 1/28/2022



26 25-front

Date Taken: 1/28/2022

This is written by SF representative  
who believed there were 10+ hail hits.



BALES\_ROBERT

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27 26-hail hits

Date Taken: 1/28/2022



28 27-Left

Date Taken: 1/28/2022

White writing is from SF  
representative



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29 28-IMG\_6934(1)  
Date Taken: 1/28/2022



30 29-hail hit  
Date Taken: 1/28/2022



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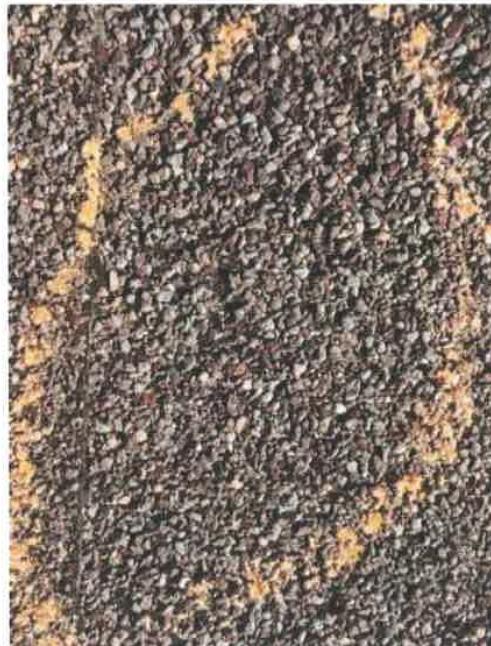
31 30-hail hit

Date Taken: 1/28/2022



32 31-hail hit

Date Taken: 1/28/2022



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33 32-hail hit

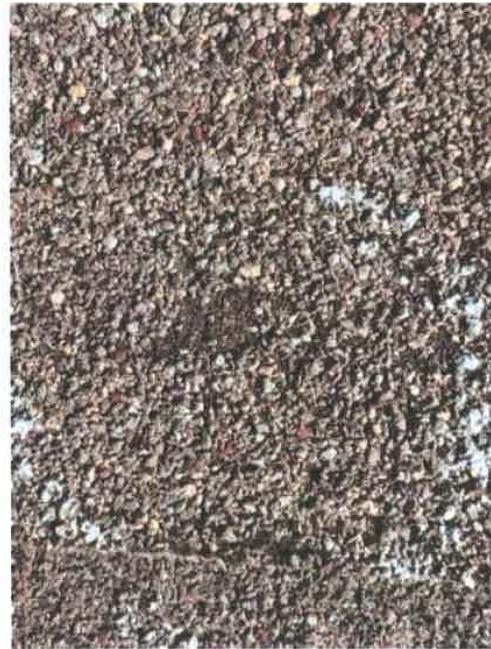
Date Taken: 1/28/2022



34 33-hail hit

Date Taken: 1/28/2022

Loss of granules in hail impact area.



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35 34-South

Date Taken: 1/28/2022

You can see white writing which was  
by SF representative stating 10+ hits  
and orange chalk by PA with 12+ hail  
hits.



36 35-hail hit

Date Taken: 1/28/2022



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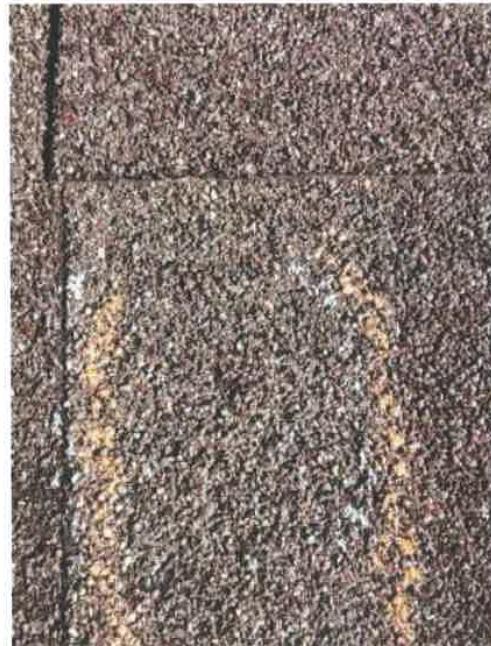


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37 36-hail hit  
Date Taken: 1/28/2022



38 37-hail hits  
Date Taken: 1/28/2022



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39 38-hail impacts  
Date Taken: 1/28/2022



40 39-hail hits  
Date Taken: 1/28/2022



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41 40-hail hits  
Date Taken: 1/28/2022



42 41-hail hits  
Date Taken: 1/28/2022



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43 42-hail hits

Date Taken: 1/28/2022



44 43-IMG\_6919

Date Taken: 1/28/2022



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45 45-Hail impact  
Date Taken: 1/28/2022



46 46-hail damage  
Date Taken: 1/28/2022



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47 47-hail impacts  
Date Taken: 1/28/2022



48 48-hail impacts  
Date Taken: 1/28/2022



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49 49-IMG\_6913 (1)  
Date Taken: 1/28/2022



50 113-IMG\_7005  
Date Taken: 1/28/2022



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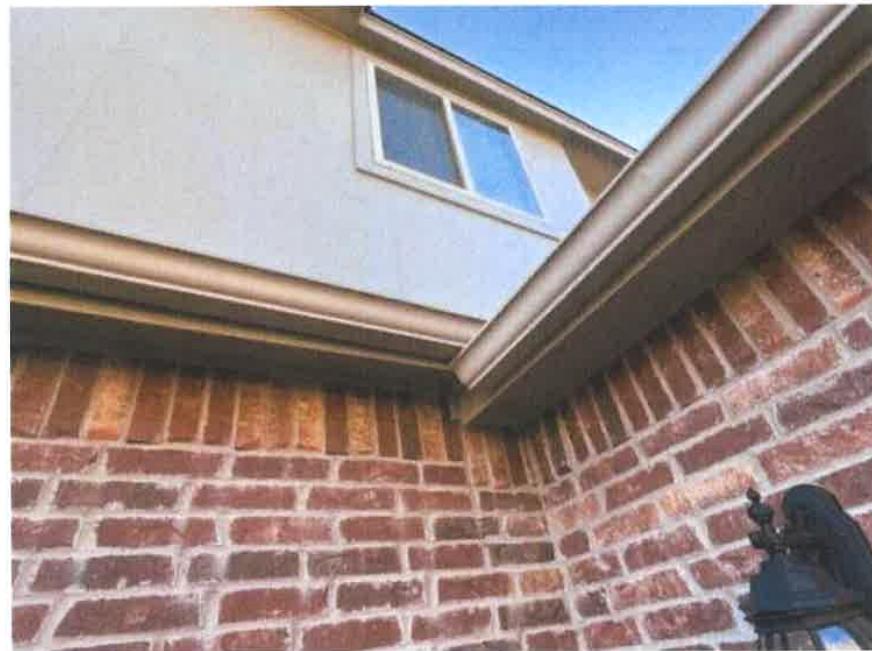
51 114-IMG\_7001

Date Taken: 1/28/2022



52 115-IMG\_7002

Date Taken: 1/28/2022



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53 116-IMG\_6998

Date Taken: 1/28/2022



54 117-IMG\_7003

Date Taken: 1/28/2022



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55 118-IMG\_6997

Date Taken: 1/28/2022



56 119-IMG\_6996 (1)

Date Taken: 1/28/2022



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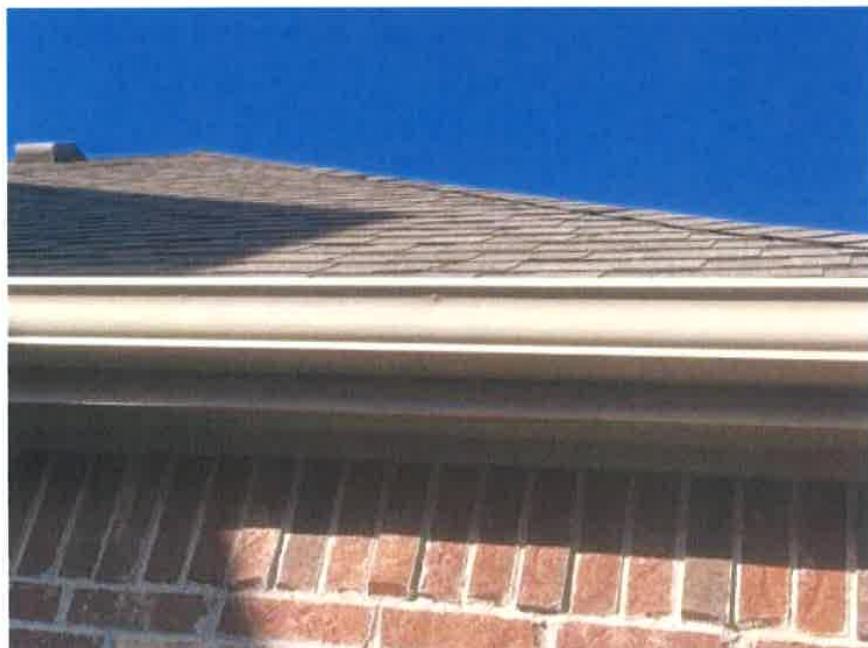
57 120-IMG\_6994 (1)

Date Taken: 1/28/2022



58 122-hail impact

Date Taken: 1/28/2022



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59 123-side

Date Taken: 1/28/2022



60 124-hail impact

Date Taken: 1/28/2022



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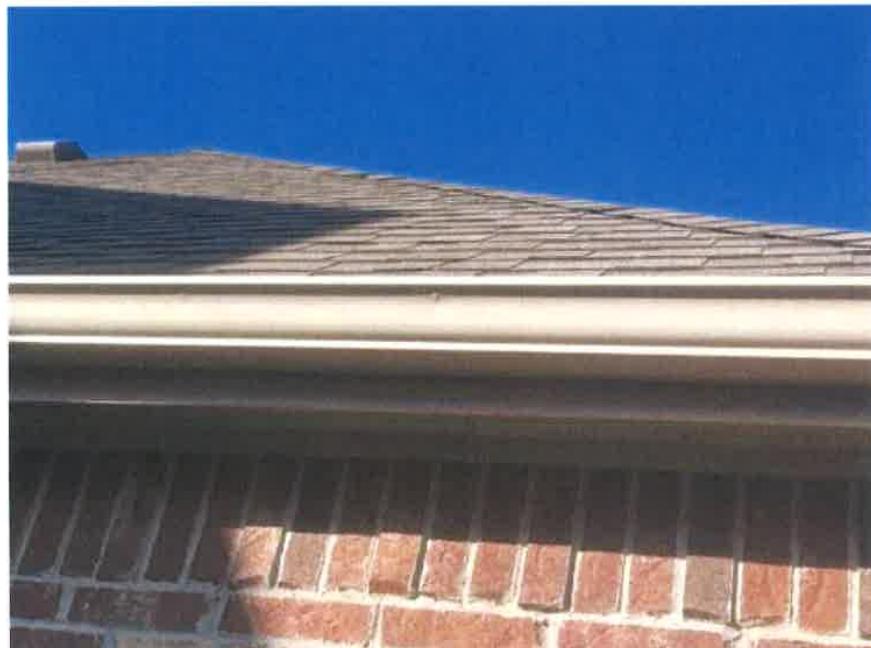


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61 125-hail impact  
Date Taken: 1/28/2022



62 126-hail impacts  
Date Taken: 1/28/2022



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63 127-hail impacts  
Date Taken: 1/28/2022



64 128-hail impacts  
Date Taken: 1/28/2022



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65 129-hail impact  
Date Taken: 1/28/2022



66 130-Back  
Date Taken: 1/28/2022



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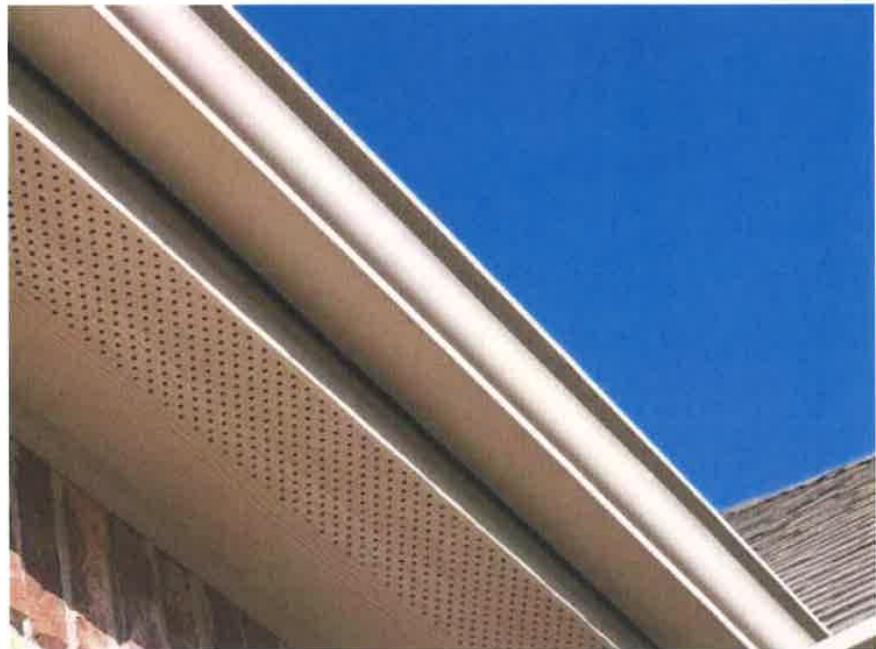


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67 131-painted  
Date Taken: 1/28/2022



68 132-hail hit  
Date Taken: 1/28/2022



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69 133-gutter  
Date Taken: 1/28/2022

Hail impact



70 134-Gutter  
Date Taken: 1/28/2022



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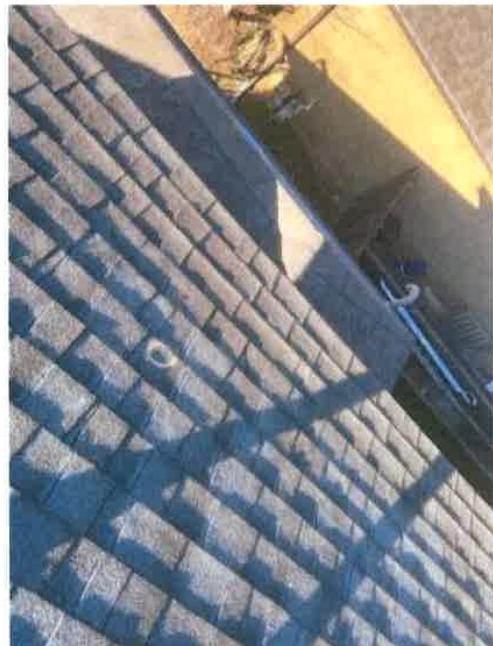


405-863-7779  
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Lic#3000955374

71 135-Tarped area  
Date Taken: 1/28/2022



72 136-Hail Hit  
Date Taken: 1/28/2022

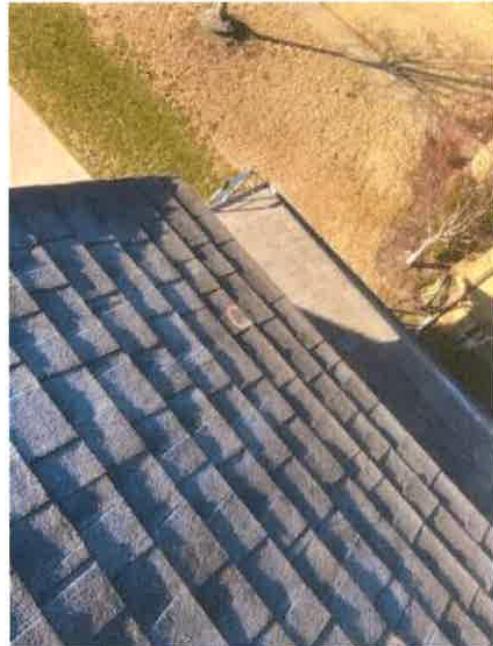


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Lic#3000955374

73 137-Hail Hit  
Date Taken: 1/28/2022



74 138-Hail Hit  
Date Taken: 1/28/2022



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75 139-Hail hit  
Date Taken: 1/28/2022



76 140-hail hit  
Date Taken: 1/28/2022



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77 141-Hail hit  
Date Taken: 1/28/2022



78 142-Hail Hit  
Date Taken: 1/28/2022



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79 143-Right  
Date Taken: 1/28/2022



80 144-Right  
Date Taken: 1/28/2022



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81 145-Front

Date Taken: 1/28/2022



82 146-5 in exposure

Date Taken: 1/28/2022



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83 148-hail hits

Date Taken: 1/28/2022



84 149-Hail hits

Date Taken: 1/28/2022



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85 150-Hail hits

Date Taken: 1/28/2022



86 151-Hail Hits

Date Taken: 1/28/2022



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87 152-Hail hits  
Date Taken: 1/28/2022



88 153-Hail Hits  
Date Taken: 1/28/2022



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89 154-Hail Hits  
Date Taken: 1/28/2022



90 155-Hail Hits  
Date Taken: 1/28/2022



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91 156-Hail markings by SF rep  
Date Taken: 1/28/2022

